

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
October 15, 2018

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday, October 15, 2018 in the Lecture Hall at Central Office. Members in attendance were Jeanine Johnson, Patricia Bailey, Mark Banasiak, Amanda Beck, Tommy Butler, Blake Frerking, Danny Grant, Charli Hall, Leslie Helmig, Kellie Jackson, Donna Mahoney, Pat Martin, John Smith, Jeff Taylor, and Tim Swaw. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Kimberly Wiggins Montgomery County Trustee, Carol Joiner CMCSS General Counsel, Donna McIntosh, Amy Wigington, and Faye Tryon from the CMCSS Benefits Office, Sharla Smith and Katie Massman from Onsite, and Pam Clark from County HR.

Jeanine Johnson called the meeting to order at 4:15 p.m. A quorum was established.

Jeanine Johnson introduced Kimberly Wiggins, recently elected Montgomery County Trustee.

Minutes from the September 10, 2018 meeting were reviewed. Motion to accept the Minutes was made by Mark Banasiak. Tim Swaw seconded. Motion carries.

Jeanine Johnson reminded the Trust that with the help of Bailey Martin and David Johnson of MetLife it was determined that it would not be beneficial to terminate the 403(b) plan. Jeanine asked the Trust if they were in favor of conducting a 403(b) Consultant RFP. Our current agreement with SageView has been in place since 2007 and requires a 90-day notice to cancel. Danny Grant indicated that Lori Bryant from the Business Affairs Department would conduct the RFP. A motion to have an RFP for a 403(b) consultant was made by Amanda Beck. Tim Swaw seconded. Motion carries.

Tommy Butler provided the Trust with Onsite data for the period of January 2017 through September 2018. Highlighted data included the number of visits per month, the monthly total BCBS reimbursable savings, monthly operating expenses and the in-house savings, along with the total monthly savings.

Chris Fessenden presented an update on the transition to EpiphanyRx and provided the Trust members with a handout from EpiphanyRx. The contract has been executed and the transition is progressing. Pharmacy data has been requested from BlueCross and should be forthcoming. EpiphanyRx will evaluate the data and make recommendations accordingly. After the first quarter or 6 months EpiphanyRx will provide an update on cost savings and items that were grandfathered in so the Trust may determine if changes are needed concerning the pharmacy claims. Jeanine Johnson asked for sample communications to notify employees of the pharmacy change prior to them receiving new ID cards. A conference call needs to be scheduled with EpiphanyRx to

further discuss implementation. Chris will coordinate with EpiphanyRx to arrange the conference call.

Danny Grant provided the Trust members with the August 2018 Financial Statement. The fund balance is at \$11.4 million, which is better than anticipated. Motion to accept the Financial Statement was made by Tommy Butler. Jeff Taylor seconded. Motion carries.

Chris Fessenden provided the Trust members with the Medical and Dental Plan Experience Reports for September 2018. This is the first month of the policy year. The Medical loss ratio for September 2018 was 81.7%. Last year for September 2017 the Medical loss ratio was 103.8%. The Dental loss ratio for September was 60.65%. Chris reminded the Trust that a dental RFP will be completed in the Spring of 2019.

Tommy Butler presented an Insurance Trust monthly data comparison for August 2018. The YTD Reserve comparison showed the Reserve balance is up from August 2017.

Jeanine Johnson presented that a group attended the annual BCBS meeting in Chattanooga in September. The data presented by BCBS at the annual meeting would be beneficial for the Trust members. BCBS has agreed to come to Clarksville to meet with Onsite and present our group's data to the Trust members. The meeting with BCBS was scheduled for February 4, 2019.

Tommy Butler presented an update on the use of the \$20,000.00 BCBS Wellness Credit and provided the Trust with a handout showing the wellness program incentives purchased with the Wellness Credit. Tommy also provided a calendar of employee wellness events for the month of October.

Jeanine Johnson presented the claims history for the past year. With the transition in the plan's pharmacy benefit management, it is hopeful the drug premiums will decrease. One large claim was presented.

Next meeting will be held Monday, December 17, 2018 at 4:15 p.m.

The meeting was adjourned at 4:45 p.m.